

What's In It For Small Businesses? How Health Insurance Reform Provides Stability and Security to Small Businesses



Anne Kim



David Kendall

Senior Fellow for Health
and Fiscal Policy

 [@DavidBKendall](https://twitter.com/DavidBKendall)

No entity fares better under reform than small business. That's because the current health insurance system is rigged against small businesses, which now face fewer choices, higher costs and—as a consequence—less stable coverage for their workers. Health insurance reform will level the playing field and provide more stability and security to small businesses.

More power and more choices.

- Insurers will be competing for your business, and the marketplace will be more fair.
- You will be able to pool your purchasing power with other small businesses to get better rates and benefits. You will have the same leverage in the marketplace that big companies enjoy today.
- Reform will create an online exchange, where your workers can shop from an array of competing plans, not just one or two.

Lower premiums and stable coverage.

- You will pay less for coverage. More competition will end the disparities between what big businesses and small businesses pay.
- You may qualify for tax credits worth up to 50 percent of your share of health insurance premiums as an employer.
- Your workers will qualify for financial help if they cannot afford their share of premiums.

- Your premiums won't spike if one of your workers suffers from a major health care problem.
- You and your workers can't be denied coverage because of a pre-existing condition.

No new taxes or burdensome mandates.

- You will not be required to pay for coverage you can't afford.
- You will be exempt from requirements that big companies will face to help pay for coverage for their workers.